

Fill in this information to identify the case:

Debtor 1 Caroline BeltDebtor 2
(Spouse, if filing)

United States Bankruptcy Court for the: Eastern District of Pennsylvania

Case number 23-11061-AMC

Official Form 410S1

Notice of Mortgage Payment Change

12/15

If the debtor's plan provides for payment of postpetition contractual installments on your claim secured by a security interest in the debtor's principal residence, you must use this form to give notice of any changes in the installment payment amount. File this form as a supplement to your proof of claim at least 21 days before the new payment amount is due. See Bankruptcy Rule 3002.1.

U.S. Bank National Association, not in its
Name of creditor: individual capacity but solely as trustee for
 RMTP Trust, Series 2021 Cottage-TT-V

Court claim no. (if known): 4-1

Last 4 digits of any number you use to
 identify the debtor's account:

0961**Date of payment change:**Must be at least 21 days after date
of this notice01/01/2024**New total payment:**\$ 2,353.96

Principal, interest, and escrow, if any

Part 1: Escrow Account Payment Adjustment**1. Will there be a change in the debtor's escrow account payment?**☐ No☒ Yes. Attach a copy of the escrow account statement prepared in a form consistent with applicable nonbankruptcy law. Describe the basis for the change. If a statement is not attached, explain why: _____Current escrow payment: \$ 569.98New escrow payment: \$ 619.89**Part 2: Mortgage Payment Adjustment****2. Will the debtor's principal and interest payment change based on an adjustment to the interest rate on the debtor's variable-rate account?**☒ No☐ Yes. Attach a copy of the rate change notice prepared in a form consistent with applicable nonbankruptcy law. If a notice is not attached, explain why: _____

Current interest rate: _____%

New interest rate: _____%

Current principal and interest payment: \$ _____

New principal and interest payment: \$ _____

Part 3: Other Payment Change**3. Will there be a change in the debtor's mortgage payment for a reason not listed above?**☒ No☐ Yes. Attach a copy of any documents describing the basis for the change, such as a repayment plan or loan modification agreement. (Court approval may be required before the payment change can take effect.)

Reason for change: _____

Current mortgage payment: \$ _____

New mortgage payment: \$ _____

Debtor 1

Caroline Belt

First Name

Middle Name

Last Name

Case number (if known) 23-11061-AMC

Part 4: Sign Here

The person completing this Notice must sign it. Sign and print your name and your title, if any, and state your address and telephone number.

Check the appropriate box.



I am the creditor.



I am the creditor's authorized agent.

I declare under penalty of perjury that the information provided in this claim is true and correct to the best of my knowledge, information, and reasonable belief.

X/s/ Lauren M. Moyer

Signature

Date December 5, 2023

Print:

Lauren M. Moyer

First Name

Middle Name

Last Name

Title Attorney

Company

Friedman Vartolo LLP

Address

85 Broad Street Suite 501

Number

Street

New York

City

NY

State

10004

ZIP Code

Contact phone

(212) 471-5100

Email

bankruptcy@friedmanvartolo.com



Escrow Account Disclosure Statement

Customer Service: 877-888-4606
Monday through Friday from 7 a.m. to 8 p.m. (CT)

BRUCE BELT
2158 GREEN RIDGE DR
WARRINGTON,PA 18976-2822

Tax/Insurance: 800-303-2513
Monday through Friday from 8 a.m. to 9 p.m. (ET)

Statement Date: 10/23/2023

Why am I receiving this?

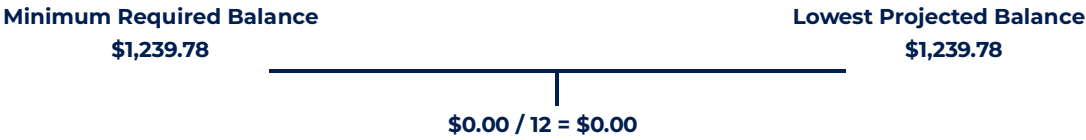
What does this mean for me?

Rushmore Servicing completed an analysis of your escrow account to ensure that the account is funded correctly, determine any surplus or shortage, and adjust your monthly payment accordingly. Rushmore Servicing maintains an escrow cushion equal to two months' estimated taxes and insurance (unless limited by your loan documents or state law). This measure helps to avoid negative balance in the event of changing tax and insurance amounts.

At this time, your Escrow Account has less money than needed and there is a shortage of \$0.00. Due to this shortage and changes in your taxes and insurance premiums, **your monthly escrow payment will increase by \$49.91.** Effective 01/01/2024, **your new total monthly payment** will be \$2,353.96.**

Total Payment	Current Monthly Payment	Payment Changes	New Monthly Payment
PRINCIPAL AND INTEREST	\$1,734.07	\$0.00	\$1,734.07
ESCROW	\$569.98	\$49.91	\$619.89
Total Payment <i>See below for shortage calculation</i>	\$2,304.05	\$49.91	\$2,353.96

What is a Shortage? A shortage is the difference between the **lowest projected balance** of your account for the coming year and your **minimum required balance**. To prevent a negative balance, the total annual shortage is divided by 12 months and added to your monthly escrow payment, as shown below.



Please see the Coming Year Projections table on the back for more details

Escrow Payment Breakdown	Current Annual Disbursement	Annual Change	Anticipated Annual Disbursement
SCHOOL TAX	\$0.00	\$4,304.83	\$4,304.83
TOWN TAX	\$0.00	\$1,359.65	\$1,359.65
HAZARD SFR	\$0.00	\$1,774.19	\$1,774.19
Annual Total	\$0.00	\$7,438.67	\$7,438.67

If you have questions about changes to your property taxes or homeowners' insurance premiums, please contact your local taxing authority or insurance provider. For more information about your loan, please sign in at www.rushmoreservicing.com.

Rushmore ServicingSM and Mr. Cooper[®] are brand names for Nationstar Mortgage LLC.

Please be advised this communication is sent for informational purposes only and is not intended as an attempt to collect, assess, or recover a claim against, or demand payment from, any individual protected by the U.S. Bankruptcy Code. If this account has been discharged in a bankruptcy proceeding, be advised this communication is for informational purposes only and not an attempt to collect a debt against you; however, the servicer/lender reserves the right to exercise the legal rights only against the property securing the loan obligation, including the right to foreclose its lien under appropriate circumstances. Nothing in this communication shall be construed as an attempt to collect against the borrower personally or an attempt to revive personal liability.

If you are a successor in interest (received the property from a relative through death, devise, or divorce, and you are not a borrower on the loan) that has not assumed, or otherwise become obligated on the debt, this communication is for informational purposes only and is not an attempt to collect a debt from you personally.



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This statement is for informational purposes only.

The change in your escrow payment** may be based on one or more of the following factors:

PAYMENT(S)	TAXES	INSURANCE
<ul style="list-style-type: none">Monthly payment(s) received were less than or greater than expectedMonthly payment(s) received earlier or later than expectedPrevious overage returned to escrowPrevious deficiency/shortage not paid entirely	<ul style="list-style-type: none">Tax rate and/or assessed value changedExemption status lost or changedSupplemental/Delinquent tax paidPaid earlier or later than expectedTax installment not paidTax refund receivedNew tax escrow requirement paid	<ul style="list-style-type: none">Premium changedCoverage changedAdditional premium paidPaid earlier or later than expectedPremium was not paidPremium refund receivedNew insurance escrow requirement paidForce placed insurance premium paid

Prior Year Account History and Coming Year Projections

This is a statement of the actual activity in your escrow account from 03/23 through 12/23. This statement itemizes your actual escrow account transactions since your previous analysis statement or initial disclosure, and projects payments, disbursements, and balances for the coming year. The projections from your previous escrow analysis are included with the actual payments and disbursements for the prior year. By comparing the actual escrow payment with the previous projections listed, you can determine where a difference may have occurred. When applicable, the letter 'E' beside an amount indicates that a payment or disbursement has not yet occurred but is estimated to occur as shown.

Projections are included to ensure sufficient funds are available to pay your taxes and/or insurance for the coming year.Under Federal Law (RESPA), the lowest monthly balance in your escrow account should be no less than \$1,239.78 or 1/6th of the total annual projected disbursement from your escrow account, unless your mortgage documents or state law specifies otherwise. Your projected estimated lowest account balance of \$1,239.78 will be reached in August 2024. When subtracted from your minimum required balance of \$1,239.78, an Escrow Shortage results in the amount of \$0.00. **These amounts are indicated with an arrow (<).**

This escrow analysis is based on the assumption that all escrow advances made on your loan prior to your bankruptcy filing date are included in your bankruptcy plan and will be paid in the plan. This analysis considers insurance, taxes and other amounts that will come due after the filing of your bankruptcy case.

Month	Projected Payment	Actual Payment	Projected Disbursement	Actual Disbursement	Description	Projected Balance	Actual Balance
					Start	\$619.89	\$0.00
03/23	\$619.89	\$566.77*E	\$0.00	\$0.00		\$1,239.78	\$566.77
04/23	\$619.89	\$566.77*E	\$0.00	\$0.00		\$1,859.67	\$1,133.54
05/23	\$619.89	\$569.98*E	\$0.00	\$0.00		\$2,479.56	\$1,703.52
06/23	\$619.89	\$569.98*E	\$0.00	\$0.00		\$3,099.45	\$2,273.50
07/23	\$619.89	\$569.98*E	\$0.00	\$0.00		\$3,719.34	\$2,843.48
08/23	\$619.89	\$569.98*E	\$0.00	\$0.00		\$4,339.23	\$3,413.46
09/23	\$619.89	\$1,195.65	\$0.00	\$30,843.51* <	Esc pay adj	\$4,959.12	(\$26,234.40)
10/23	\$0.00	\$4,959.17E	\$0.00	\$0.00	Anticipated Payments 05/19-12/19	\$4,959.12	(\$21,275.23)
10/23	\$0.00	\$21,867.72E	\$0.00	\$0.00	Anticipated Payments 01/20-02/23	\$4,959.12	\$592.49
10/23	\$619.89	\$569.98*E	\$0.00	\$0.00		\$5,579.01	\$1,162.47
11/23	\$619.89	\$569.98*E	\$0.00	\$0.00		\$6,198.90	\$1,732.45
12/23	\$619.89	\$569.98*E	\$0.00	\$0.00		\$6,818.79	\$2,302.43
Total	\$6,198.90	\$33,145.94	\$0.00	\$30,843.51	Total	\$6,818.79	\$2,302.43
Month	Projected Payment		Projected Disbursement		Description	Current Balance	Required Balance Projected
					Start	\$2,302.43	\$2,302.43
01/24	\$619.89		\$0.00			\$2,922.32	\$2,922.32
01/24	\$1,416.90		\$0.00		BK ADJ	\$4,339.22	\$4,339.22
02/24	\$619.89		\$0.00			\$4,959.11	\$4,959.11
03/24	\$619.89		\$0.00			\$5,579.00	\$5,579.00
04/24	\$619.89		\$1,359.65		TOWN TAX	\$4,839.24	\$4,839.24
05/24	\$619.89		\$0.00			\$5,459.13	\$5,459.13
06/24	\$619.89		\$0.00			\$6,079.02	\$6,079.02
07/24	\$619.89		\$1,774.19		HAZARD SFR	\$4,924.72	\$4,924.72
08/24	\$619.89		\$4,304.83		SCHOOL TAX	\$1,239.78	\$1,239.78<
09/24	\$619.89		\$0.00			\$1,859.67	\$1,859.67
10/24	\$619.89		\$0.00			\$2,479.56	\$2,479.56
11/24	\$619.89		\$0.00			\$3,099.45	\$3,099.45
12/24	\$619.89		\$0.00			\$3,719.34	\$3,719.34
Total	\$8,855.58		\$7,438.67		Total	\$3,719.34	\$3,719.34

Bankruptcy Adjustment- The Prior Year Account History and Coming Year Projections section of the Annual Escrow Account Disclosure Statement may contain a line item called "Bankruptcy Adjustment". This amount is a credit based upon the unpaid portion of the escrow funds listed on the proof of claim to be paid through the Chapter 13 plan. The amount of the credit is calculated and applied to reach the minimum required balance for the escrow account as allowed under the loan documents and applicable non-bankruptcy law. The credit may not represent the total outstanding amount of escrow funds owed in the proof of claim but ensures that any escrow funds listed on the proof of claim to be paid through the plan will not be collected through the escrow shortage or surplus listed in the Annual Escrow Account Disclosure Statement. In some instances, only a portion of the proof of or surplus listed in the Annual Escrow Account Disclosure Statement. In some instances, only a portion of the proof of claim escrow funds are listed as a credit to reach the required minimum account balance.

You will receive an Annual Escrow Account Disclosure Statement reflecting the actual disbursements at the end of the next escrow analysis cycle. However, you should keep this statement for your own records for comparison. If a previous escrow analysis statement was sent to you by your previous servicer, please refer to that statement for comparison purposes. If you have any questions, please call Misty Hancock at (877)-888-4623. Our hours of operation are Monday through Friday from 8 a.m. to 5 p.m. (CT). Visit us on the web at www.rushmoreservicing.com for more information.

Note: Any disbursements listed after the date of this statement are assumed to be projected or estimated.

UNITED STATES BANKRUPTCY COURT
EASTERN DISTRICT OF PENNSYLVANIA

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	:
	: CASE NO.: 23-11061-AMC
IN RE:	:
	: CHAPTER: 13
Caroline Belt,	:
	: HON. JUDGE.: Ashely M. Chan
<i>Debtor(s)</i>	:

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CERTIFICATE OF SERVICE

On December 5, 2023, I, Lauren M. Moyer, Esq, caused to be served a true copy of the annexed **NOTICE OF PAYMENT CHANGE** by mailing the same by First Class Mail in a sealed envelope, with postage prepaid thereon, in a post office or official depository of the U.S. Postal Service addressed to the last known address of the addressee, and the property address as indicated on the attached Service List annexed hereto.

By: /s/ Lauren M. Moyer, Esq
FRIEDMAN VARTOLO LLP
1325 Franklin Avenue, Suite 160
Garden City, New York 11530
T: (212) 471-5100
F: (212) 471-5150

SERVICE BY FIRST-CLASS MAIL

CAROLINE BELT

2158 Green Ridge Drive
Warrington, PA 18976

Debtor

SERVICE BY NEF

BRAD J. SADEK

Sadek Law Offices, LLC
1500 JFK Boulevard
Ste 220
Philadelphia, PA 19102

Debtor's Attorney

KENNETH E. WEST

Office of the Chapter 13 Standing Trustee
1234 Market Street - Suite 1813
Philadelphia, PA 19107

Trustee

UNITED STATES TRUSTEE

Robert N.C. Nix Federal Building
900 Market Street
Suite 320
Philadelphia, PA 19107

U.S. Trustee